



WASHOE COUNTY

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CM/ACM KS
Finance DN
DA N/A
Risk Mgmt N/A
HR N/A
Comptroller MS

STAFF REPORT

BOARD MEETING DATE: October 13, 2015

DATE: September 14, 2015
TO: Board of County Commissioners
FROM: Leo R. Vesely, P.E., CFM, Engineering and Capital Projects,
Community Services Department, 328-2313, lvesely@washoecounty.us
THROUGH: Dwayne Smith, P.E., Division Director, Engineering and Capital Projects,
Community Services Department, 328-2043, desmith@washoecounty.us
SUBJECT: Recommendation to approve a CC-213 Recertification form for the Community Rating System Annual Recertification Submittal to the National Flood Insurance Program for a continued reduction in required flood insurance policy premiums for unincorporated Washoe County residents located within designated special flood hazard areas. (All Commission Districts.)

SUMMARY

This item requests authorization for the Chair to sign the Community Rating System (CRS) recertification submittal for a continued 15% reduction in flood insurance premiums for residents located within special flood hazard areas of unincorporated Washoe County. These are the Washoe County residents that reside within the Federal Emergency Management (FEMA) designated special flood hazard zones and are subsequently required to carry flood insurance through the National Flood Insurance Program (NFIP). The CRS program commitment is to provide additional protection to those residential properties located within these designated special hazard flood areas in exchange for reductions in flood insurance premiums.

Washoe County initiated the work required under the CRS program and became certified in October 2008. As of 2015, there are 656 residents of unincorporated Washoe County that receive a 15% reduction on their flood insurance premiums (see Attachment A), recognizing a total annual savings of approximately \$113,455.00. Each year the Engineering Division sends out a letter to each of the residents explaining what the CRS program is and the benefits derived under the program.

Washoe County Strategic Objective supported by this item: Safe, secure and healthy communities.

PREVIOUS ACTION

September 23, 2014 – The Board of County Commissioners (Board) approved the CRS recertification submittal to the NFIP.

July 9, 2013 – The Board approved the CRS Five-Year Cycle review submittal to the NFIP, which replaced the annual CRS recertification.

AGENDA ITEM 6E2

September 11, 2012 – The Board approved the CRS recertification submittal to the NFIP.

October 11, 2011 – The Board approved the CRS recertification submittal to the NFIP.

November 9, 2010 – The Board approved the CRS recertification submittal to the NFIP.

October 13, 2009 – The Board approved the CRS recertification submittal to the NFIP.

May 27, 2008 – The Board approved the CRS application to the NFIP.

BACKGROUND

The NFIP allows communities which provide additional protection to properties in the FEMA floodplains the opportunity to apply for reductions in flood policy premiums. The community is given points for efforts which exceed the minimum NFIP requirements. The points are awarded in 20 different areas which range from Floodplain Map Information to Open Space Preservation to Flood Warning Program, to name a few.

In October 2008, Washoe County was notified by NFIP that the County's CRS rating was determined to be Class 7 which allows for a 15% reduction on flood insurance premiums. The reductions became effective May 1, 2009. In 2013, the Washoe County CRS program was reviewed in the five-year cycle to re-determine the CRS rating. This review replaced the annual recertification. The CRS rating was again approved at Class 7. The County now continues to recertify the program annually to document that it continues to provide the additional protection to properties in the FEMA floodplains. Community Services staff prepared the recertification submittal and continues to work with a NFIP/CRS Specialist to provide additional protection and programs which will ensure the flood insurance policy holders receive a continued reduction in premiums.

As of October 2015, there are 656 residential flood insurance policies for residents within unincorporated Washoe County who receive the 15% discount as a result of the County's CRS program (see Attachment A). This includes both residents within the special flood hazard area (SFHA) as well as those in the shaded Zone X areas. On average the residents located within the special flood hazard areas receive approximately \$186 per year in discounts while those that live in the shaded Zone X receive approximately \$46 per year savings on their respective policies. The actual savings vary and are dependent on individual site conditions and the estimated value of the property.

The total estimated savings for unincorporated Washoe County residents under the NIFP on a yearly basis is \$113,455.00. Each year the Engineering Division sends out a letter to each of the approximately 660 residents to explain what the CRS program is and the value received.

While residents who live within special flood hazard areas such as flood ways or flood plains are required to carry insurance when they have a federally insured mortgage. Due to Washoe County maintaining the CRS program residents that live outside of these areas may also obtain flood insurance, typically at a significantly reduced rate.

FISCAL IMPACT

It is estimated that approximately 200 hours of Washoe County staff time is expended on an annual basis in support of this program representing a cost of less than \$19,000 per year. However, the flood insurance policy holders in Washoe County will receive a reduction in their premiums totaling approximately \$113,000 if the County maintains a CRS Class 7 designation.

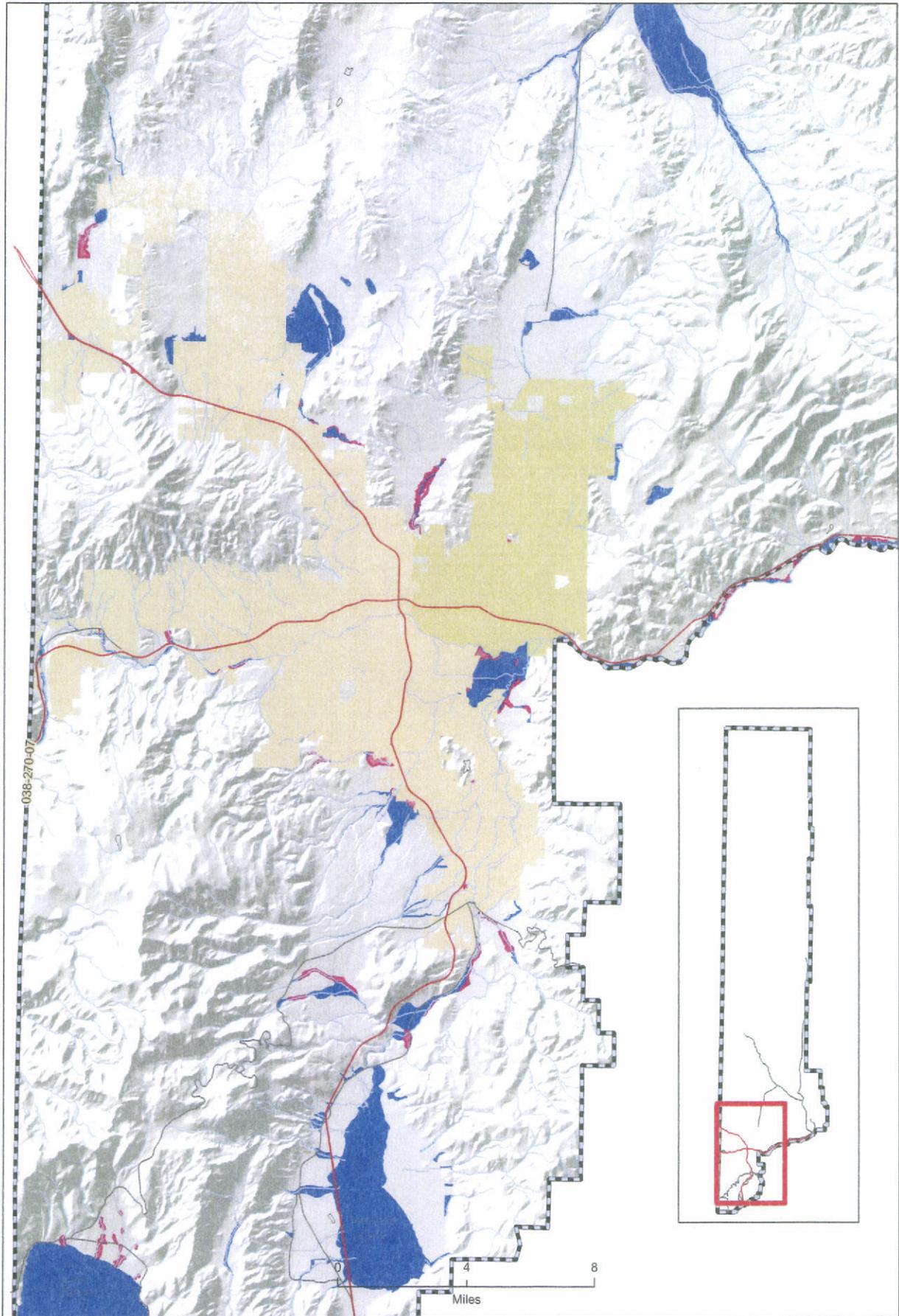
RECOMMENDATION

It is recommended that the Board of County Commissioners approve a CC-213 Recertification form for the Community Rating System Annual Recertification Submittal to the National Flood Insurance Program for a continued reduction in required flood insurance policy premiums for unincorporated Washoe County residents located within designated special flood hazard areas.

POSSIBLE MOTION

Should the Board agree with staff's recommendation, a possible motion would be: "Move to approve a CC-213 Recertification form for the Community Rating System Annual Recertification Submittal to the National Flood Insurance Program for a continued reduction in required flood insurance policy premiums for unincorporated Washoe County residents located within designated special flood hazard areas."

ATTACHMENT A



2015 FEMA DFIRM

-  SFHA
-  Shaded Zone X

-  City of Reno Boundary
-  City of Sparks Boundary
-  Washoe County Boundary



Washoe County Community Services Dept.
Engineering & Capital Projects Division
1001 E. 9th St.,
Reno, NV 89512
www.washoecounty.us/CSD
Date: 10/19/2015



Community Washoe County State NV CID 320019
County Washoe

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

CC-213 Recertification

Date		
If there are any changes or corrections to the information below, please cross out the old item and write in the correction.		
	Chief Executive Officer	CRS Coordinator
Name	Marsha Berkbigler	Kimble Corbridge, P.E., CFM
Title	Chair, Washoe County Commissioners	Floodplain Manager
Address	Post Office Box 11130 Reno, Nevada 89520	Post Office Box 11130 Reno, Nevada 89520
Phone		(775) 328-2041
E-mail		kcorbridge@washoecounty.us

I hereby certify that Washoe County is continuing to implement the activities on the attached pages as credited under the Community Rating System and described in our original application to the CRS and subsequent modifications.

I hereby certify that, to the best of my knowledge and belief, we are maintaining in force all flood insurance policies that have been required of us as a condition of federal financial assistance for insurable buildings owned by us and located in the Special Flood Hazard Area (SFHA) shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the SFHA is reduced by the amount of National Flood Insurance Program (NFIP) flood insurance coverage (structure and contents) that a community should be carrying on the building, regardless of whether the community is carrying a policy.

Signed _____ (Chief Executive Officer)
Marsha Berkbigler, Chair